

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David A Metcalf
Brenda D Metcalf
Debtors

Case No. 21-01149-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 24, 2021

User: AutoDocket
Form ID: pdf002

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ David A Metcalf, Brenda D Metcalf, 324 Fox Knoll Ct., Hanover, PA 17331-5234
5411027	Advanced Radiology, 26999 Network Place, Chicago, IL 60673-1269
5411029	+ Bloom & Asscoates, P.A., PO Box 42826, Baltimore, MD 21284-2826
5411030	+ Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
5411033	+ Carroll Hospital, 200 Memorial Ave, Westminster, MD 21157-5797
5412973	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
5411040	+ Fedloan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
5411041	+ Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
5411044	Laboratory Corp. of America, PO Box 2240, Burlington, NC 27216-2240
5411046	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5411047	+ Maryland Primary Care Physicians, P.O. Box 1590, Millersville, MD 21108-4590
5411048	+ Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
5411049	+ Mercy Health Services, PO Box 829873, Philadelphia, PA 19182-9873
5411051	+ PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5411055	Quest Diagnostics, P.O. Box 7306, Hollister, MO 65673-7306
5411056	St Joseph Hospital, 11311 McCormick Road Suite 230, Hunt Valley, MD 21031-8672
5411059	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
5414194	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5411034	charlies emerg physicians, Pa, PO Box 42934, Philadelphia, PA 19101-2934
5411058	united consumers, inc, PO Box 4466, Woodbridge, VA 22194-4466

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jun 24 2021 19:04:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5414437	Email/Text: ally@ebn.phinsolutions.com	Jun 24 2021 18:56:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
5411028	+ Email/Text: ally@ebn.phinsolutions.com	Jun 24 2021 18:56:00	Ally Financial, Attn Bankruptcy Dept, PO Box 380901, Minneapolis, MN 55438-0901
5412888	Email/PDF: resurgentbknofications@resurgent.com	Jun 24 2021 19:04:37	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5411031	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 24 2021 19:04:42	Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253
5413710	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 24 2021 19:04:42	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5411035	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 24 2021 19:04:38	Citibank/Goodyear, Attn: Recovery/Centralized

			Bankrupt, PO Box 790034, Saint Louis, MO 63179-0034
5411036	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 24 2021 18:56:00	Comenity Bank/Eddie Bauer, Attn: Bankruptcy, PO Box 18125, Columbus, OH 43218
5411037	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 24 2021 18:56:00	Comenity Bank/Torrid, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5411038	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 24 2021 18:57:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5411039	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 24 2021 18:57:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
5411042	+ Email/Text: lyonsbe2@upmc.edu	Jun 24 2021 18:56:00	Hanover Hospital, 300 Highland Ave., Hanover, PA 17331-2203
5411043	+ Email/Text: bankruptcy.notices@hdfsi.com	Jun 24 2021 18:57:00	Harley Davidson Financial, ATTN: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048
5415606	Email/Text: camanagement@mtb.com	Jun 24 2021 18:56:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5411045	Email/Text: camanagement@mtb.com	Jun 24 2021 18:56:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
5411050	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 24 2021 18:56:00	PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5411052	Email/Text: Bankruptcy.Notices@pnc.com	Jun 24 2021 18:56:00	PNC Bank, PO Box 94982: Mailstop, Br-Yb58-01-5, Cleveland, OH 44101
5411054	+ Email/Text: bankruptcy@pmscollects.com	Jun 24 2021 18:57:00	Progressive Management Systems, Attn: Bankruptcy Department, 1521 W Cameron Ave., First Floor, West Covina, CA 91790-2738
5411561	Email/Text: bnc-quantum@quantum3group.com	Jun 24 2021 18:56:46	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
5411206	+ Email/PDF: gecsed@recoverycorp.com	Jun 24 2021 19:04:25	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5411057	+ Email/PDF: gecsed@recoverycorp.com	Jun 24 2021 19:04:41	Synchrony Bank/Lowes, Attn: Bankruptcy, PO BOx 965060, Orlando, FL 32896-5060

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5411032	*	Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253
5411053	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 94982: Mailstop, Br-Yb58-01-5, Cleveland, OH 44101

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0314-1
Date Rcvd: Jun 24, 2021

User: AutoDocke
Form ID: pdf002

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Date: Jun 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 1 David A Metcalf ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 2 Brenda D Metcalf ngp@mooney4law.com plattnr61895@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
David A Metcalf
Brenda D Metcalf

CHAPTER 13
CASE NO. _____

- ☒ ORIGINAL PLAN
_____ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
☐ Number of Motions to Avoid Liens
☒ Number of Motions to Value Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Included ☒ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☒ Included ☐ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

A. Plan Payments From Future Income

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$175,800.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
06/21	05/26	1,207.16	1,722.84	2,930.00	175,800.00
				Total Payments:	\$175,800.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ __ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

☒ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor		Last Four Digits of Account Number	Estimated Monthly Payment
M & T Bank	Attn: Bankruptcy; Po Box 844; Buffalo, NY 14240	4061	\$1,722.84
Ally Financial	Attn Bankruptcy Dept; PO Box 380901; Minneapolis, MN 55438	6786	\$551.61
Harley Davidson Financial	ATTN: Bankruptcy; PO Box 22048; Carson City, NV 89721	6496	\$289.83

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☒ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). *Check one.*

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrearages to be Cured	Estimated Post-petition Arrearages to be Cured	Estimated Total to be paid in plan
M & T Bank	324 Fox Knoll Ct Hanover, PA 17331 York County Residence: four bedroom house	\$16,000.00	\$0.00	\$16,000.00

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

- ☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

- The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
- In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
- Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
M & T Bank	324 Fox Knoll Ct Hanover, PA 17331 York County Residence: four bedroom house	\$182,929.00	3.875%	\$103,370.40

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

- ☒ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
Ally Financial	2015 Ram 1500 Crew Cab Sport 72000 miles Vehicle:	\$23,600.00	5.25%	\$26,884.15	Plan
Harley Davidson Financial	2016 Harley Davidson FLS 103 Softail Slim in olive 4500 miles	\$12,400.00	5.25%	\$14,125.57	Plan

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 149.00 already paid by the Debtor, the amount of \$ 4,351.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
PA Department of Revenue	\$606.00

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☒ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: May 19, 2021

/s/ Nicholas G. Platt

Nicholas G. Platt 327239

Attorney for Debtor

/s/ David A Metcalf

David A Metcalf

Debtor

/s/ Brenda D Metcalf

Brenda D Metcalf

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.